

**ACCESSING A VENDOR WEB SITE USING PERSONAL ACCOUNT
INFORMATION RETRIEVED FROM A CREDIT CARD COMPANY WEB
SITE**

ABSTRACT OF THE DISCLOSURE

5 A method of accessing a vendor web site (3422) over a global communication
packet-switched network (306) using personal account information of a credit card
(3400) retrieved from a credit card company server (3300) on the network (306). At a
user location disposed on the network, a machine-resolvable code (MRC) (3402) of the
credit card (3400) of a user is read with a reading device (3410). Coded information is
10 extracted from the MRC (3402). Routing information associated with the coded
information is obtained, which routing information corresponds to the personal account
information of the user stored on a credit card company server (3300) disposed on the
network (306). The user location connects to the credit card company server (3300)
across the network (306) in accordance with the routing information. The personal
15 account information is returned from the credit card company server (3300) to the user
location. The personal account information is then presented to the user at the user
location. A hyperlink to a vendor web site (3422) is provided in the personal account
information. Web site information of the vendor web site (3422) is displayed in
response to the user selecting the hyperlink.